

CREDIT CARDS AND RELATED SERVICES THAT USE NON-METALLIC SYMBOLIC COLORS TO TARGET SPECIFIC DEMOGRAPHIC GROUPS

CROSS REFERENCE TO RELATED APPLICATIONS

This patent application is based on provisional application serial number 60/192669 entitled "CREDIT CARDS AND RELATED SERVICES WHICH USE NON-METALLIC, SYMBOLIC COLORS TO TARGET SPECIFIC DEMOGRAPHIC GROUPS" filed March 28, 2000.

BACKGROUND OF THE INVENTION

Presently there are Gold, Platinum, and Titanium credit cards and related services in widespread use. Although they are metals, each of these is manifested as colors on their respective credit cards, and as titles for the cards and related services. While each offers different features and advantages, a part of the attraction to the users of these cards is the ability to convey an "aura" of prosperity to whomever the cards are presented to.

The credit card industry is one of intense competition. New products are introduced regularly in an attempt to increase (or at least maintain) market share. It is conceivable that card issuers could use symbolic, non-metallic colors to attract users that wished to convey something other than the prosperity that is exemplified by the use of gold, platinum, or titanium colored cards.

BRIEF SUMMARY OF THE INVENTION

This application seeks to patent credit cards and related services that use non-metallic, symbolic colors to target specific demographic groups. This application does not seek to patent the use of metallic colors that are already in widespread use (such as gold, platinum, or titanium). Patent protection is sought due to the fact that trademark protection alone may be inadequate in protecting the invention.

Why have a patent in addition to a trademark? Take the case of the "Lavender" card. The Lavender card is a credit card and related services (still in development) aimed specifically at the Gay and Lesbian population. The basis for this is that "lavender" is a color symbol for homosexuality and lesbianism. The applicant of this application currently controls the trademark for credit card services known as "Lavender", as well as the color mark (to be used as a source identifier) for a lavender credit card. Having only trademark protection could prove inadequate in protecting the Lavender product. A patent would protect the invention against card issuers that were possibly granted a trademark that included the word "Lavender". For example, if the United States Trademark Office somehow granted "XYZ Lavender" to Card Issuer XYZ Inc., without

patent protection, there would be nothing to prevent Card Issuer XYZ from exploiting what the Lavender Card means or does. An intent is to potentially license "Lavender" as not only the name and color of a credit card and related services, but as a potential prefix and suffix to existing credit card brand names as well, referring to credit cards and related services specifically for Gays and Lesbians.

EXAMPLES USING "LAVENDER" AS A STAND ALONE:

- "LAVENDER"
- "THE LAVENDER CARD"

POTENTIAL EXAMPLES USING "LAVENDER" AS A SUFFIX:

- "AMERICAN EXPRESS LAVENDER"***
- "VISA LAVENDER"***
- "DISCOVER LAVENDER"***

POTENTIAL EXAMPLE USING "LAVENDER" AS A PREFIX:

- "LAVENDER MASTERCARD"***

****Note:** The above are fictitious trademarks used for illustrative purposes only.
No current association with the aforementioned companies is stated or implied.

Other colors can have symbolic meanings to particular demographic groups, and may be used to target credit cards and related services accordingly. As "Lavender" is a symbolically significant color to the Gay and Lesbian populations, "Pink" is significant to women and their related health issues (as the pink ribbon is used for breast cancer awareness); "Red" is significant for AIDS awareness (as in the red ribbon); "White" is significant as a color of purity and Godliness to the religiously observant; and "Green" is significant to the environmentally aware. As non-metallic color symbols, the colors cited above may be used as stand alone terms, suffixes, and prefixes in the same manner as the "Lavender" examples cited earlier.

In addition to credit cards and related services that use non-metallic, symbolic colors to target specific demographic groups, certain novel and patent-worthy features are disclosed to enhance the attractiveness of the various card offerings to their targeted end users.

DESCRIPTION OF DRAWINGS

FIG. 1 – Shows a Lavender Card brand credit card aimed at the Gay and Lesbian population, where #1 illustrates each of the two names of a Gay couple, separated by the modifier "AND/OR".

FIG. 2 – Shows a generic credit card, where #1 illustrates each of the two names of the couple, separated by the modifier “AND/OR”. This example is to illustrate the use of two names on the face of the credit card in a non-Gay or non-Lesbian context.

FIG. 3 – Shows a Pink Card brand credit card aimed at breast health awareness, where #1 illustrates a message of support on behalf of the cardholder to a friend or relative who is fighting breast cancer.

FIG. 4 – Shows a Red Card brand credit card aimed at AIDS (acquired immune deficiency syndrome) awareness, where #1 illustrates a message memorializing a friend that has succumbed to the affliction.

DETAILED DESCRIPTION OF THE INVENTION

As mentioned earlier, patent protection is sought on the “Lavender”, “Pink”, “Red”, “White”, and “Green” cards, and related, unique features.

LAVENDER

As mentioned earlier, the color lavender is a color symbol of the Gay and Lesbian community, and the Lavender Card is a credit card and services aimed at the Gay and Lesbian population. Gays and Lesbians are an excellent target audience for credit cards and related services. A hallmark of the Gay and Lesbian community is the fact that most committed Gay and Lesbian couples have dual incomes; this, along with the fact that such couples are rarely burdened by the time and financial constraints of raising children, results in a tremendous demographic of individuals with ample disposable incomes. Strangely enough, Corporate America on the whole has done very little to acknowledge this powerful segment of the consumer market. “Lavender” is being developed to counter this longstanding oversight.

In the instance of the Gay and Lesbian Lavender Card user, there are potentially very attractive features that current card issuers do not even offer to their customers in general, let alone to Gay and Lesbian card users specifically.

The first of these features is enabling cardholders the option of having more than one name (most likely two names), optionally separated by a modifier (e.g. “And/Or”) (FIG 1, #1). On the back of the card is a location for each of the signatures corresponding to the names on the face of the card. Each of the cardholders listed on the card would possess a card bearing the plurality of names. While this feature is intended for any committed couple or group, and may be used for any kind of credit card, it could prove VERY interesting to Gay and Lesbian couples who would want this option on their “Lavender Card”. In this day and age, Gay and Lesbian couples around the world are struggling to attain partnership recognition, rights and benefits. Offering these

005080" 2T9H2960

cardholders the opportunity to show their commitment as a couple by allowing multiple names on the face of their credit cards has the potential to be a tremendously desirable feature ("the state where we reside won't acknowledge our relationship, but at least our card issuer will"). Such a feature could be quite advantageous to credit card issuers wishing to increase their market share of Gay and Lesbian customers that, as a whole, tend to have sizable disposable incomes. Gays and Lesbians are not the only demographic that could find that having a plurality of user names on a credit card is an attractive feature; non-Gay, deeply committed couples, regardless of whether they are newlyweds or married sixty years, could prove very receptive to this feature (FIG. 2, #1), which does not exist in the current marketplace in any of the disclosed forms.

Another feature of the Lavender card is a reward program for informants in the event that a Lavender cardholder is murdered or severely injured by an individual or group of individuals. In rare but significant instances, Gays and Lesbians have been victims of violence, sometimes by anti-Gay and anti-Lesbian perpetrators that have singled out their victims solely because of the victims' sexual orientation. While such hate crimes are abhorrent to all but those that commit them, they are especially feared by Gay and Lesbian populations; as a result, publicizing that a reward will be posted by the issuing credit card company for information leading to the arrest and conviction of the killer or killers of a Lavender cardholder will tell potential victimizers that their murderous acts will result in a bevy of reward seekers looking to "turn them in". It would be greatly hoped that having a reward system that is well publicized in the media could actually act as a deterrent to the commission of crime. Such a feature does not currently exist as a benefit of a credit card. While this feature could prove enormously popular to Gays and Lesbians, it could translate very well to credit card products aimed at non-Gays as well. This benefit could either be an intrinsic or an add-on (for a small surcharge) feature of the Lavender card, or any other authorized credit cards. Any one of many potential variants could be implemented, such as the reward amount rising the longer the crime goes unsolved, or enabling a cardholder to enhance the amount of the reward that would be paid in the event of his own personal misfortune, either through payment of an additional premium, or through incremental increases in credit card activity.

To improve the chances of catching the criminal perpetrators, the Lavender Card would make information available pertaining to crimes that have been committed. The information would be dispersed from a central location, such as a website or similar means, where people interested in learning facts in order to help solve crimes would be able to research a particular case in question. Reward information would also be disseminated from the central location.

Also, a feature of the Lavender Card is where a portion of the merchant fees, annual fees, cash-back features, or any combination thereof, that are collected on Lavender Card purchases can go towards Gay and Lesbian causes, regardless of whether they are health related (as in AIDS research) or not. That way, Gays and Lesbians are helping themselves as well as others every time they use the Lavender Card to purchase goods and services. Additionally, the donation may be made in the name of a special person, possibly a friend or relative, that is battling, or has succumbed to the disease. The names

of such individuals (with the option of a personalized inscription) thereafter may be posted in a central location, such as a physical memorial, or on an online memorial that is directly linked to the Lavender Card website. Memorial may be used without donations.

Per above, to go along with the memorial (physical or on-line), a memorial may be an optional add-on to the face of the card itself. If the Gay or Lesbian individual or couple has lost a friend, especially if in an untimely or tragic manner (AIDS, violence, etc.), the cardholder or holders could memorialize their loved one accordingly on the front of their credit card (Example – “WE MISS YOU ROBERT”). The cardholder(s) would select the message at the time the credit card is applied for.

PINK

Offering unique features for credit cards and services that use symbolic colors to target specific demographic groups may of course extend beyond the Lavender Card. Take, for example, the Pink Card. The Pink Card is a credit card and related services that relates to women's health issues; more specifically, to the detection (preferably early detection) of breast cancer. The Pink Card derives its meaning from the pink ribbons that people have traditionally worn to raise awareness of breast cancer. Furthermore, it is possible to extend beyond the scope of current credit card user benefits to include features that may be instrumental in saving lives.

The first feature is combining reminders with a credit card statement. In the case of the Pink Card, it is a health reminder. Most credit card issuers cut statements monthly. Coincidentally, certain self-exams are recommended on a monthly basis, but people don't always remember to do them. Take the instance of a woman's monthly breast self-exam. It is recommended that women give themselves a monthly breast examination to aid in the early detection of breast cancer. The Pink Card has a feature on the monthly credit card statement that includes a reminder for women to give themselves a monthly breast self-exam. A credit card statement is one of the few periodic pieces of communication that are consistently read by the people that receive them, so including an important, periodic reminder on a credit card statement (one that in no way has anything to do with matters relating to credit cards or related services) would be an excellent and novel way to transmit that reminder. For those consumers that view their statements on the Internet, the reminder would be included in their online statement. In the case of the Pink Card, the statement could also offer an enclosure, or refer women to the Pink Card website for instructions, on how to do a monthly self-exam. While the Pink Card refers specifically to reminders for breast self-exams, the scope of the invention includes other periodic reminders, tips, or suggestions on printed or online credit card statements, health related or not, that pertain to matters other than credit cards and related services. While periodic reminders would be most effective as an actual part of the statement (although an embodiment would allow for the reminder to be part of the credit card statement enclosure, separate from the statement itself), the reminder could be removable from the credit card statement via a perforation, so the reminder could be stored separately from the statement. This would allow the reminder to be referenced in a more convenient

and/or visible location, without disclosing any aspect of credit card financial or account information.

Whereas having a monthly reminder on a credit card statement (as in the breast self-exam reminder on the Pink Card) is a novel and useful feature, the concept may be extended to include other features that will further enhance the value of credit card offerings to the end user. One such feature as it pertains to the Pink Card is where women may select which month that their printed or online credit card statement will remind them that it is time for their annual mammogram. Traditionally, women have been told to have a mammogram around their birthday, because that would be easy for the woman to remember. How much fun is that? It's like associating one's birthday with a dreaded chore (It's my birthday-time to clean the bathroom!). A benefit of the Pink Card is that a woman may select when she wants to have her mammogram, and how soon before her mammogram she wants to start receiving reminders. Say a woman wants to have a mammogram in October. She figures in October there isn't a whole lot going on - no summer vacations or major family holidays, nor is there any ordinary calendar reminder that would make her think "mammogram". She can set up her statement to remind her that October is her mammogram month. This may occur at the time of applying for the credit card, and may be subsequently revised as the woman sees fit. Furthermore, the woman can specify how many months or billing cycles in advance she wants to start receiving reminders that her "mammogram month" is forthcoming. Say the woman chooses to have her reminders begin two months prior to her mammogram month. In August, the reminder could be "Two Months Until Your Mammogram Month". In September, it could be "Next Month Is Your Mammogram Month-Schedule An Appointment Today". In October the reminder could read "This Is Your Mammogram Month-Please Have Your Mammogram Done". In November, a follow-up reminder could occur reading "Last Month Was Your Mammogram Month-If You Had Your Mammogram, Congratulations-If Not, It Is Not Too Late-Schedule An Appointment Immediately". An extension of this is that if the woman supplies the name of her physician, along with days and times the woman tends to be available, at the time of applying for the credit card (fully revisable afterward) the credit card issuer could actually make the appointment for the mammogram, with a confirmation via fax, phone, mail, email, etc. The announcement could even appear on the credit card statement ("You have an appointment with Dr. ABC on Thursday, October XX @ XX: XX pm for your mammogram. If you are unable to make the appointment, contact the doctor's office directly for an alternate date and time"). The card issuer can even offer a directory of facilities offering mammograms in the woman's vicinity. While the Pink Card refers specifically to matters relating to mammograms, the scope of the invention includes other periodic reminders on printed or online credit card statements, health related or not, that pertain to matters other than credit cards and related services.

Special credit cards and related services that use symbolic colors to target specific demographics could have special cash back reward features that tie into what the card represents. Doing unique offerings that nobody else has ever thought to present could give a credit card issuer an advantage in the marketplace. Take the Pink Card. Per above, when a woman specifies the month she wishes to have her mammogram in, the

005080" 21942960

Pink Card plans to give her a cash disbursement at the time of the mammogram month. Some women fail to get a mammogram because they feel they don't have the funds to cover the expense. With the Pink Card's cash back feature during the woman's mammogram month, the woman should at least have partial funding for her mammogram. Should she not really need the money for her procedure, she could either "reward herself" for getting a mammogram with the cash back distribution, or she can specify to have all or a portion of the funds donated to a breast related cause, such as breast cancer research.

Many credit card issuers offer their cardholders incentives, whether air miles, free gas, etc. However, offerings that are more innovative, which do not exist in the current marketplace, could be aimed at providing for the welfare of the cardholders. Take for example the Lavender Card. The system whereby informants are rewarded in the event of a perpetrator maliciously causing death or serious injury to a Lavender Cardholder amply demonstrates the card issuer's concern for the cardholder's well being. Key Pink Card features will demonstrate similar concern for those cardholders that carry the Pink Card. In the event that a Pink cardholder is diagnosed with breast cancer, assuming she is a current cardholder, she may, with documentation of her diagnosis, become eligible for assistance, whether it is in the form of cash, or comprehensive information regarding the latest research and treatments for breast cancer, or any other form of aid. Such assistance could prove very valuable and comforting to a woman at a time when her whole world seems like it is being turned upside-down.

Finally, a feature of the Pink Card is where a percentage of the merchant fees, annual fees, cash-back bonuses or any combination thereof, that are collected will go towards breast-related causes, such as breast cancer research. That way, every time a woman makes a purchase with the Pink Card, she is basically helping other women, as well as herself, in attempting to safeguard against the ravages of breast cancer. Additionally, the donation may be made in the name of a special person, most likely a friend or relative, that is battling, or has succumbed to the disease. The names of such individuals (with the option of a personalized inscription) thereafter may be posted in a central location, such as a physical memorial, or on an online memorial that is directly linked to the Pink Card website.

Per above, to go along with the memorial (physical or on-line), a memorial may be an optional add-on to the face of the card itself. If the card holder has lost a friend or family member to breast cancer, or if the holder has a friend or family member that is battling the disease, the cardholder could acknowledge her loved one accordingly on the front of her Pink card (Example - "I MISS YOU ANNIE", or "KEEP UP THE FIGHT ELLEN"), (FIG. 3, #1). A woman caring enough to show support for a loved one that is battling breast cancer by carrying around a note of encouragement on her credit card will certainly be a source of strength and inspiration to the afflicted individual. The cardholder would select the message at the time the credit card is applied for.

While breast cancer is specifically addressed by the Pink Card, credit card features embodying the spirit of those that have been disclosed may be enlisted in order to battle any disease or condition.

RED

The Red Card is a credit card and related services symbolic of AIDS (Acquired Immune Deficiency Syndrome). Traditionally, people have worn red ribbons to promote AIDS awareness and support for AIDS related causes. While Gays and Lesbians have been the demographic group most visibly associated with AIDS related causes, the Red Card is targeted at anybody that has been touched by AIDS, whether they themselves have been afflicted with the disease, or know somebody who has battled or is battling the disease.

A feature of the Red Card is where a percentage of the merchant fees, annual fees, cash-back bonuses or any combination thereof, that are collected will go towards AIDS related causes. That way, every time an individual makes a purchase with the Red Card, he is basically helping others, as well as himself, to possibly make AIDS a more treatable, if not curable disease. Additionally, the donation may be made in the name of a special person, most likely a friend or relative, that is battling, or has succumbed to the disease. The names of such individuals (with the option of a personalized inscription) thereafter may be posted in a central location, such as a physical memorial, or on an online memorial that is directly linked to the Red Card website.

Per above, to go along with the memorial (physical or on-line), a memorial may be an optional add-on to the face of the card itself. If the card holder has lost a friend or family member to AIDS, or if the holder has a friend or family member that is battling AIDS, the cardholder could acknowledge the loved one accordingly on the front of his Red card (Example – "REMEMBERING NATHAN", or "WE MISS YOU SCOTT"), (FIG. 4, #1). Again, an individual caring enough to show support for a loved one that is battling AIDS by carrying around a message of support will certainly be viewed as a source of strength and inspiration by the afflicted individual. The cardholder would select the message at the time the credit card is applied for.

WHITE

The White Card is a credit card and related services that is aimed at populations that are particularly religious. The color "white" has been associated with Godliness throughout the ages. Salient to the White Cardholder would be where a portion of the revenue streams, whether merchant fees, interest charged, cash back features, etc., or any combination thereof could be donated to a wide range of religious and related charitable causes. While this may not be novel in itself, allowing the cardholder to make an entry onto a memorial, whether said memorial comprises a physical monument, a website, or any other embodiment, is outside the scope of current credit card offerings, and may be

very attractive to those wishing to declare devotion or thanks to an almighty power. The White Card is intended for any and all religious populations, regardless of denomination.

As in the Pink Card, the monthly credit card statement may be used for periodic reminders for the White Card. Upon application for the White Card, the card applicants may specify their religious affiliation. With this information, the card can tell the cardholder about significant religion related events for the coming month, whether they are holidays, holy days, or similar occasions, that are specifically keyed to the religious denomination specified by the cardholder. While certain wall calendars already contain such information, the credit card statement reminder may actually prove more effective, being that people do tend to take the time to study their credit card statements; by comparison, minutia on wall calendars is often overlooked.

GREEN

The Green Card is a credit card and related services that is aimed at people interested in environmental preservation. The color "green" has obvious references to aspects of the environment, whether pertaining to trees, grass, etc. A special feature of the Green Card is planting reminders and gardening tips on the monthly statement. Depending on the region where the cardholder resides, planting reminders and gardening tips that are keyed to that particular region would appear on the Green Card statement. Said tips would appear on the credit card statement, regardless of whether the statement is in hardcopy (printed) form, or is comprised of any other embodiment, such as an online credit card statement, or separate enclosure.

Another unique feature of the Green Card is the type of reward system that is in place. In lieu of receiving cash back or more traditional rewards, a portion of merchant fees, annual fees, interest charged, etc., in any combination may go towards an ecological project or non-profit group of the cardholder's choosing. Even more novel is a program where the credit card issuer will oversee a tree planting or similar reforestation project where a giving cardholder could select from a list of choices where he would like "his" tree or trees to be planted. The number and types of trees could be "earned" through the cardholders level of credit card activity, or through cardholder contributions. The approximate region or zone of the where the trees are planted would be disclosed to the cardholder on his printed or online credit card statement. While it would be difficult to pinpoint the exact location of the trees in question, technology could eventually allow enough precision where a cardholder could actually pinpoint "his" tree or trees. As a follow-up over time, the card issuer could report on the progress of the trees that have been planted, and perhaps even provide photographs showing the growth of the reforestation project that cardholders have funded. Being that the ecologically aware card user would find the continued growth of the trees he has helped to plant to be a subject of interest that could go on for MANY YEARS, such a program would promote and encourage long term loyalty to the Green Card brand(s). While trees are mentioned specifically, other preservation or restoration projects of an ecological nature could also be spearheaded. Such a feature does not exist among current credit card offerings.